

**State:** Pennsylvania **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** 2021 PCS\_Round 8  
**Project Name/Number:** 2021 PCS\_Round 8/7000

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: 2021 PCS\_Round 8  
State: Pennsylvania  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Rate - Other (Not M.U. or G.I. Product)  
Date Submitted: 10/26/2021  
SERFF Tr Num: GEFA-133030443  
SERFF Status: Assigned  
State Tr Num: GEFA-133030443  
State Status: Received Review in Progress  
Co Tr Num: 2021 PCS\_ROUND 8  
  
Effective: 09/15/2022  
Date Requested:  
Author(s): Richard Cromwell, Ronald Jackson, Camisha Jones  
Reviewer(s): Jim Lavery (primary)  
Disposition Date:  
Disposition Status:  
Effective Date:

### State Filing Description:

Proposed 60.9% rate increase (68.4% on policies with lifetime benefits and 52% on policies with limited benefits) on 1,621 PA policyholders of Genworth forms 7000 & 7020 (also called PCS I). Applies to policies issued prior to 9/16/02 and after 9/15/02.

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## General Information

Project Name: 2021 PCS_Round 8	Status of Filing in Domicile: Authorized
Project Number: 7000	Date Approved in Domicile: 10/28/2020
Requested Filing Mode: Review & Approval	Domicile Status Comments: N/A
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 60.9%	Filing Status Changed: 10/27/2021
	State Status Changed: 11/18/2021
Deemer Date:	Created By: Ronald Jackson
Submitted By: Ronald Jackson	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care
Filing Description:	

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RE:Genworth Life Insurance Company (GLIC)  
 Company NAIC No: 70025  
 Policy Forms: 7000 et al, 7020 et al

The referenced filing is a Long Term Care (LTC) rate schedule change request. This filing applies to the referenced policy forms issued in Pennsylvania between October 1994 and June 2003. These forms are also referred to by Genworth Life Insurance Company ("GLIC") as PCS I and are no longer being sold.

PCS I was included in the Multistate Rate Review (EX) Subgroup Pilot. Per the advice of the Subgroup, please reference the Multi State Review Pilot ICC filing GEFA-132320522.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Matthew Haladay, FSA, MAAA  
 Assistant Vice President & Actuary  
 Genworth Life Insurance Company  
 6620 W Broad Street  
 Richmond, VA 23230  
 Phone: (804) 484-3826  
 Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Jamala Arland, FSA, MAAA  
 Vice President & Actuary, LTC Inforce Management  
 Genworth Life Insurance Company

## Company and Contact

### Filing Contact Information

Ronald N. Jackson, Contract Analyst	ronald.jackson@genworth.com
Product Compliance	804-289-6725 [Phone]
P O Box 27601	804-281-6916 [FAX]
Richmond, VA 23261-7601	

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**Filing Company Information**

Genworth Life Insurance Company  
6610 W Broad Street  
Richmond, VA 23230  
(804) 281-6600 ext. [Phone]

CoCode: 70025  
Group Code: 4011  
Group Name:  
FEIN Number: 91-6027719

State of Domicile: Delaware  
Company Type: LifeHealth &  
Annuity  
State ID Number:

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## Filing Fees

### State Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: DE, the domiciliary state, requires \$100 for a rate filing.  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	10/26/2021 05:12 PM	214950249
<b>EFT Total</b>	<b>\$100.00</b>		

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### Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 18.400%  
**Effective Date of Last Rate Revision:** 09/15/2021  
**Filing Method of Last Filing:** SERFF  
**SERFF Tracking Number of Last Filing:** GEFA-132645199

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	60.900%	60.900%	\$3,824,577	1,621	\$6,277,836	68.400%	52.000%

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## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA PCS I Cover Letter 20211015.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	Refer to Cover Letter.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	Refer to Cover Letter.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

GEFA-133030443

**State Tracking #:**

GEFA-133030443

**Company Tracking #:**

2021 PCS\_ROUND 8

**State:**

Pennsylvania

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**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

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2021 PCS\_Round 8

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<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisement Compliance Certification
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Refer to Cover Letter.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

October 15, 2021

Pennsylvania Department of Insurance

RE: Genworth Life Insurance Company (GLIC)  
Company NAIC No: 70025  
SERFF Tracking No: GEFA-133030443  
Policy Forms: 7000 et al, 7020 et al

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Vice President & Actuary, LTC Inforce Management  
Genworth Life Insurance Company